

IN RE:

ANTHONY J. DERCOLE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23948

Chapter 13

Related to: Document No. 123

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 12th day of December, 20 22, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

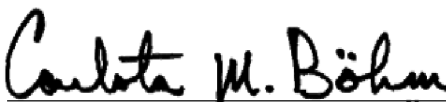
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
12/12/22 8:40 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm <sup>glb</sup>  
United States Bankruptcy Judge

In re:  
Anthony J. Dercole  
Debtor

Case No. 19-23948-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 12, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Anthony J. Dercole, 1008 Fern Valley Rd, Jefferson Hills, PA 15025-3503                                      |
| cr       | + LCS Financial Services Corporation, 6782 S Potomac St, Suite 100, Centennial, CO 80112-8000                  |
| 15136572 | + Carly Dercole, 317 Melvin Drive Apt 103, Pittsburgh, PA 15236-1429   |
| 15136574 | + Catherine Dercole, 60 Clover Drive Apt 2, Pittsburgh, PA 15236-3766  |
| 15185547 | + Clairton Works Federal Credit Union, 600 State St., Unit 3, Clairton, PA 15025-1876                          |
| 15136580 | + Law Offices of Frederic I. Weinberg, & Associates, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973 |
| 15136586 | + Ratchford Law Group, PC, 54 Glenmaura National Blvd. Suite 104, Moosic, PA 18507-2161                        |

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 13 2022 00:25:24 | PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067                              |
| cr       | + Email/Text: blegal@phfa.org                          | Dec 13 2022 00:09:00 | Pennsylvania Housing Finance Agency-Homeowner's Em, 211 N. Front Street, Harrisburg, PA 17101-1406 |
| 15164983 | Email/Text: ally@ebn.phinsolutions.com                 | Dec 13 2022 00:08:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004  |
| 15136568 | + Email/Text: ally@ebn.phinsolutions.com               | Dec 13 2022 00:08:00 | Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901                   |
| 15136569 | + Email/Text: creditcardbkcorrespondence@bofa.com      | Dec 13 2022 00:08:00 | Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413                         |
| 15157502 | + Email/Text: mortgagebkcorrespondence@bofa.com        | Dec 13 2022 00:08:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284                                      |
| 15136570 | + Email/Text: BarclaysBankDelaware@tsico.com           | Dec 13 2022 00:08:00 | Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803                                  |
| 15136571 | + Email/Text: BarclaysBankDelaware@tsico.com           | Dec 13 2022 00:08:00 | Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801               |
| 15136573 | + Email/Text: BKBCNMAIL@carringtonms.com               | Dec 13 2022 00:08:00 | Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730                |
| 15136575 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Dec 13 2022 00:25:25 | Citibank, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034                           |
| 15171162 | Email/PDF: Citi.BNC.Correspondence@citi.com            | Dec 13 2022 00:25:40 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027                                    |
| 15136576 | + Email/Text: cwfcu@verizon.net                        | Dec 13 2022 00:09:00 | Clairton Works FCU, 121 S 2nd Ave, Elizabeth, PA 15037-1549  |
| 15136577 | Email/Text: collecadminbankruptcy@fnni.com             | Dec 13 2022 00:08:00 | First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197                |
| 15141180 | Email/Text: collecadminbankruptcy@fnni.com             | Dec 13 2022 00:08:00 | First National Bank of Omaha, 1620 Dodge St.,  |

District/off: 0315-2

User: auto

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|          |  |                      |  |
|----------|--|----------------------|--|
|          |  |                      | Stop Code 3105, Omaha, NE 68197  |
| 15136578 | Email/Text: sbse.cio.bnc.mail@irs.gov                | Dec 13 2022 00:08:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 15168883 | Email/Text: JCAP_BNC_Notices@jcap.com                | Dec 13 2022 00:09:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  |
| 15136579 | Email/Text: JCAP_BNC_Notices@jcap.com                | Dec 13 2022 00:09:00 | Jefferson Capital Systems, LLC, PO Box 1999, Saint Cloud, MN 56302   |
| 15136581 | + Email/PDF: pa_dc_claims@navient.com                | Dec 13 2022 00:25:38 | Navient, Attn: Bankruptcy, PO Box 9640, Wiles-Barre, PA 18773-9640   |
| 15136582 | + Email/PDF: pa_dc_claims@navient.com                | Dec 13 2022 00:25:24 | Navient, Attn: Claims Dept, P.O. Box 9500, Wilkes-Barre, PA 18773-9500   |
| 15136584 | Email/Text: blegal@phfa.org                          | Dec 13 2022 00:09:00 | Pennsylvania Housing Finance Agency, 211 North Front Street, P.O. Box 8029, Harrisburg, PA 17101                             |
| 15136585 | Email/Text: Bankruptcy.Notices@pnc.com               | Dec 13 2022 00:08:00 | PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101   |
| 15167001 | Email/Text: Bankruptcy.Notices@pnc.com               | Dec 13 2022 00:08:00 | PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101  |
| 15172108 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 13 2022 00:25:31 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 15136583 | Email/Text: RVSVCBICNOTICE1@state.pa.us              | Dec 13 2022 00:09:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946                            |
| 15146316 | + Email/Text: BKBCNMAIL@carringtonms.com             | Dec 13 2022 00:08:00 | The Bank of New York Mellon et. al., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948 |
| 15136587 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com          | Dec 13 2022 00:25:39 | Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001                                |
| 15167331 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com            | Dec 13 2022 00:25:24 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438   |

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                   |
|----------|---------------|--|
| cr       |               | The Bank of New York Mellon, F/K/A The Bank of New |
| cr       |               | The Bank of New York Mellon, F/K/A The Bank of New |

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee Et Al...<br>bnicholas@kmlawgroup.com  |
| Leon P. Haller                      | on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowner's Emergency Mortgage Assistance Program<br>lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com |
| Mark G. Moynihan                    | on behalf of Debtor Anthony J. Dercole mark@moynihanlaw.net<br>moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com  |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |
| Shawn N. Wright                     | on behalf of Debtor Anthony J. Dercole shawn@shawnwrightlaw.com<br>wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com                              |

TOTAL: 6